

## **DETAILED ACTION**

### ***Status of the Claims***

1. Claims 1-11 and 17-26 are presented for examination. Applicant filed an amendment on 01/26/2011 amending independent claims 1, 11, and 26. Examiner has carefully considered Applicant's amendments and arguments directed to the previous rejection of claims 1-11 and 17-26, but find them non-sufficient and non-persuasive to overcome the previous rejection. Therefore, Examiner has maintained the previous § 101 rejection of claims 11 and 17-25, and previous § 103 rejection of claims 1-11 and 17-26 in the instant Office action. Since Examiner has maintained the previous grounds of rejection, the rejection of claims 1-11 and 17-26 is the FINAL rejection of claims.

### ***Response to Arguments***

2. Applicant argues that Doughty fails to disclose "document having a first data area ... [and] second data area[,] ... wherein the structure of the first data area or the second data area in the document is determined by the class of business transactions and by one or more business applications." Examiner respectfully disagrees. Doughty specifically discloses that "the data from the first data source is loaded first to the first plurality of tables of data warehouse" (Doughty: page 6,

¶ 65), where “the first data source ... represents accounts within the credit card system” (Doughty: page 8, ¶ 78); and that “data from at least one second data source is loaded to the second plurality of tables of data warehouse” (Doughty: page 6, ¶ 66), where “the second data source ... represents account within the reward system” (Doughty: page 8, ¶ 81). Thus, Doughty discloses two separate data areas where the structure of each data area is determined by the class of business transactions. Furthermore, Doughty specifically discloses that data management system, “the DMS initially performs a loading process to create mapping table” (Doughty: page 6, ¶ 65; where “the DMS” is “the business application”). Therefore, Doughty discloses “document having a first data area ... [and] second data area[,] ... wherein the structure of the first data area or the second data area in the document is determined by the class of business transactions and by one or more business applications.”

***Claim Rejections - 35 USC § 101***

3. 35 U.S.C. § 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

4. Claims 11 and 17-25 are rejected under 35 U.S.C. § 101 because the claimed invention is directed to non-statutory subject matter.

Claims 11 and 17-25 are directed to a system. There are, however, no system components in the body of the claim, but only software because the system comprises multiple modules that specification shows being "program modules." Software has no structure, *i.e.*, software alone is *per se* non-statutory subject matter. Applicant could, *e.g.*, amend independent claim 11 to include memory coupled with processor executing the different elements of the claim.

***Claim Rejections - 35 USC § 103***

5. The following is a quotation of 35 U.S.C. § 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in § 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

6. Claims 1-11 and 17-26, are rejected under 35 U.S.C. § 103(a) as being unpatentable over Nip (2003/0212682 A1) in view of Musmanno (5,940,809), further in view of Tenner (2003/00225742 A1), and further in view of Doughty (7,363,264 B1).

As to claims 1, 11, and 26, Nip shows producing, using a processor, at least one input data (Nip: page 2, ¶ 22) and storing, in a storage device, the output data with an identification code (Nip: page 2, ¶ 27).

Nip does not show the input data record having a structure specific to a class of business transactions and to one or more business applications; transforming, using a processor, the at least one input data record into an output data record that can be configured using one or more of the business applications; and that the output data record can be read in full or in part by the business applications by referring to the identification code. Musmanno shows the input data record having a structure specific to a class of business transactions (Musmanno: col. 4, lines 11-13) and to one or more business applications (Musmanno: col. 4, lines 25-27); transforming, using a processor, the at least one input data record into an output data record that can be configured using one or more of the business applications (Musmanno: col. 4, lines 27-28); and that the output data record can be read in full or in part by the business applications (Musmanno: col. 4, lines 65-67; and col. 5, lines 1-13) by referring to the identification code (Musmanno: col. 5, lines 42-45). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method and the system of Nip by the input data record having a structure specific to a class of business transactions and to one or more business applications; transforming, using a processor, the at least one input data record into an output data record that can be configured using one or more of the business applications; and that the output data record can be read in full or in part by the business applications by referring to the identification code of Musmanno in order to provide an enhanced data processor for managing a

plurality of accounts directed to select assets and liabilities (Musmanno: col. 2, lines 3-5).

Nip in view of Musmanno does not show the output data record, the output data record being a document, having a first data area and a first identification code, the document also having a second data area and a second identification code, wherein the output data record can be read in full or in part by referring to the first identification code or the second identification code, and wherein the structure of the first data area or the second data area in the document is determined by the class of business transactions and by one or more business applications. Tenner shows the output data record, the output data record being a document, having a first data area and a first identification code, the document also having a second data area and a second identification code, wherein the output data record can be read in full or in part by referring to the first identification code or the second identification code, and wherein the structure of the first data area or the second data area in the document is determined by the class of business transactions and by one or more business applications (Tenner: page 6, ¶¶ 62-63 and ¶¶ 65-66; page 7, ¶ 71; and page 8, ¶ 78 and ¶ 81). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method and the system of Nip in view of Musmanno by the output data record, the output data record being a document, having a first data area and a first identification code, the document also having a second data area and a second identification code, wherein the output data

record can be read in full or in part by referring to the first identification code or the second identification code, and wherein the structure of the first data area or the second data area in the document is determined by the class of business transactions and by one or more business applications of Tenner in order to create a data warehouse mapping data structure to correlate at least two different data sources (Tenner: page 2, ¶ 19).

Nip in view of Musmanno, and further in view of Tenner, does not show a first data area and a second data area, wherein the first data area is configured to be read by a first of the business applications, and the second data area is configured to be read by a second of the business applications. Doughty shows a first data area and a second data area, wherein the first data area is configured to be read by a first of the business applications, and the second data area is configured to be read by a second of the business applications (Doughty: col. 1, lines 22-63; col. 11, lines 45-67; and col. 12, lines 1-8). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method and the system of Nip in view of Musmanno, and further in view of Tenner, by a first data area and a second data area, wherein the first data area is configured to be read by a first of the business applications, and the second data area is configured to be read by a second of the business applications of Doughty in order to store, manage and retrieve data for a variety of applications (Doughty: col. 1, lines 33-34).

As to claims 2 and 17, Nip in view of Musmanno, further in view of Tenner, and further in view of Doughty, shows all the elements of claims 1 and 11. Nip in view of Tenner, and further in view of Doughty, does not show that the producing step is performed using a first program module, the transforming step is performed using a second program module, and where the input data record having the specific structure is transferred from the first program module via an interface to the second program module. Musmanno shows that the producing step is performed using a first program module, the transforming step is performed using a second program module, and where the input data record having the specific structure is transferred from the first program module via an interface to the second program module (Musmanno: Fig. 2; col. 3, lines 65-67; and col. 4, lines 1-7). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method and the system of Nip in view of Tenner, and further in view of Doughty, by the producing step being performed using a first program module, the transforming step being performed using a second program module, and where the input data record having the specific structure is transferred from the first program module via an interface to the second program module of Musmanno in order to provide an enhanced data processor for managing a plurality of accounts directed to select assets and liabilities (Musmanno: col. 2, lines 3-5).

As to claims 3 and 18, Nip in view of Musmanno, further in view of Tenner, and further in view of Doughty, shows all the elements of to claims 1 and 11. Nip in view of Tenner, and further in view of Doughty, does not show that the business application is in the form of a third or further program module. Musmanno shows that the business application is in the form of a third or further program module (Musmanno: Fig. 2; col. 3, lines 65-67; and col. 4, lines 1-7). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method and the system of Nip in view of Tenner, and further in view of Doughty, by the business application being in the form of a third or further program module of Musmanno in order to provide an enhanced data processor for managing a plurality of accounts directed to select assets and liabilities (Musmanno: col. 2, lines 3-5).

As to claims 4 and 19, Nip in view of Musmanno, further in view of Tenner, and further in view of Doughty, shows all the elements of claims 3 and 11. Nip in view of Tenner, and further in view of Doughty, does not show that the second program module is in a form such that the transformation process in the transforming step can be set by the third program module via an interface. Musmanno shows that the second program module is in a form such that the transformation process in the transforming step can be set by the third program module via an interface (Musmanno: col. 4, lines 16-30). It would have been obvious to one of ordinary skill in the art at the time of the invention to have



modified the method and the system of Nip in view of Tenner, and further in view of Doughty, by the second program module being in a form such that the transformation process in the transforming step can be set by the third program module via an interface of Musmanno in order to provide an enhanced data processor for managing a plurality of accounts directed to select assets and liabilities (Musmanno: col. 2, lines 3-5).

As to claims 5 and 20, Nip in view of Musmanno, further in view of Tenner, and further in view of Doughty, shows all the elements of claims 3 and 19. Nip in view of Tenner, and further in view of Doughty, does not show that the second program module is in a form such that it can read data, which can be selected using the at least two business applications, from the output data record upon a data request from the third program module and can transfer the data to the third program module via an interface for processing or display. Musmanno shows that the second program module is in a form such that it can read data, which can be selected using the at least two business applications, from the output data record upon a data request from the third program module and can transfer the data to the third program module via an interface for processing or display (Musmanno: col. 4, lines 65-67; and col. 5, lines 1-13). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method and the system of Nip in view of Tenner, and further in view of Doughty, by the second program module being in a form such that it can read

data, which can be selected using the at least two business applications, from the output data record upon a data request from the third program module and can transfer the data to the third program module via an interface for processing or display of Musmanno in order to provide an enhanced data processor for managing a plurality of accounts directed to select assets and liabilities (Musmanno: col. 2, lines 3-5).

As to claims 6 and 21, Nip in view of Musmanno, further in view of Tenner, and further in view of Doughty, shows all the elements of claims 5 and 20. Nip in view of Tenner, and further in view of Doughty, does not show that the selectable data can be selected by the third program module. Musmanno shows that the selectable data can be selected by the third program module (Musmanno: col. 4, lines 65-67; and col. 5, lines 1-13). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method and the system of Nip in view of Tenner, and further in view of Doughty, by the selectable capable of being selected by the third program module of Musmanno in order to provide an enhanced data processor for managing a plurality of accounts directed to select assets and liabilities (Musmanno: col. 2, lines 3-5).

As to claims 7 and 22, Nip in view of Musmanno, further in view of Tenner, and further in view of Doughty, shows all the elements of claims 1 and 11. Nip in view of Tenner, and further in view of Doughty, does not show that the output data

record is stored on a transactional basis. Musmanno shows that the output data record is stored on a transactional basis (Musmanno: col. 4, lines 65-67; and col. 5, lines 1-13). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method and the system of Nip in view of Tenner, and further in view of Doughty, by the output data record being stored on a transactional basis of Musmanno in order to provide an enhanced data processor for managing a plurality of accounts directed to select assets and liabilities (Musmanno: col. 2, lines 3-5).

As to claims 8 and 23, Nip in view of Musmanno, further in view of Tenner, and further in view of Doughty, shows all the elements of claims 1 and 11. Nip in view of Tenner, and further in view of Doughty, does not show that the output data record includes, for a plurality of business applications, a database structure having one or more tables. Musmanno shows that the output data record includes, for a plurality of business applications, a database structure having one or more tables (Musmanno: col. 5, lines 6-8 and 52-55). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method and the system of Nip in view of Tenner, and further in view of Doughty, by the output data record including, for a plurality of business applications, a database structure having one or more tables of Musmanno in order to provide an enhanced data processor for managing a plurality of accounts directed to select assets and liabilities (Musmanno: col. 2, lines 3-5).

As to claims 9 and 24, Nip in view of Musmanno, further in view of Tenner, and further in view of Doughty, shows all the elements of claims 1 and 11. Nip in view of Tenner, and further in view of Doughty, does not show that the output data record includes, for different journals in accounting, different data areas. Musmanno shows that the output data record includes, for different journals in accounting, different data areas (Musmanno: col. 5, lines 56-67; and col. 6, lines 1-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method and the system of Nip in view of Tenner, and further in view of Doughty, by the output data record including, for different journals in accounting, different data areas of Musmanno in order to provide an enhanced data processor for managing a plurality of accounts directed to select assets and liabilities (Musmanno: col. 2, lines 3-5).

As to claims 10 and 25, Nip in view of Musmanno, further in view of Tenner, and further in view of Doughty, shows all the elements of claims 1 and 11. Nip in view of Tenner, and further in view of Doughty, does not show that the output data record is designed for access via at least two business applications. Musmanno shows that the output data record is designed for access via at least two business applications (Musmanno: col. 4, lines 65-67; and col. 5, lines 1-13). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method and the system of Nip in view of Tenner,

and further in view of Doughty, by the output data record being designed for access via at least two business applications of Musmanno in order to provide an enhanced data processor for managing a plurality of accounts directed to select assets and liabilities (Musmanno: col. 2, lines 3-5).

### ***Conclusion***

7. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR § 1.136(a). A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR § 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.
  
8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to VIRPI H. KANERVO whose telephone number is 571-272-9818. The examiner can normally be reached on Monday - Thursday, 8:00 a.m. - 5:00 p.m., EST. If attempts to reach the examiner by telephone are

unsuccessful, the examiner's supervisor, Alexander G. Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

9. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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